Luis Hernandez Agency

# HOME INSURANCE SPRING, TX

## Reliable Protection. Real Peace of Mind.

Life is unpredictable, but your protection doesn't have to be. At Luis Hernandez 972, we provide customized home insurance solutions that protect your home, belongings, and financial future—so you can focus on what matters most.

**OUR PROMISE**
We're here when you need us most—before, during, and after the unexpected.

## WHY CHOOSE LUIS HERNANDEZ 972?

**LOCAL EXPERTISE**
We know Spring, TX and the unique risks homeowners face in our community.

**PERSONALIZED SERVICE**
We take the time to understand your needs and find the right coverage for you.

**COMPETITIVE RATES**
Top-rated insurance carriers and policies that fit your home and your budget.

**TRUSTED ADVICE**
Honest guidance to help you make confident decisions about your protection.

**CLAIMS SUPPORT**
Quick, responsive support when you need help the most.

## COVERAGE OPTIONS WE OFFER

- **Dwelling Coverage** – Repairs or rebuilds your home if it's damaged by a covered loss.
- **Personal Property Coverage** – Replaces your belongings if they're lost, stolen, or damaged.
- **Liability Protection** – Helps cover legal costs if someone is injured on your property.
- **Additional Living Expenses** – Covers temporary living costs if your home becomes uninhabitable.

## WE HELP PROTECT YOU FROM:

- Fire & Smoke
- Wind & Hail
- Lightning
- Theft & Vandalism
- Water Damage
- And more...

## HOMES IN SPRING, TX ARE EXPOSED TO:

- Severe Storms & High Winds
- Flooding
- Fire
- Theft & Vandalism
- Water Damage & Leaks
- Falling Trees & Debris

The right insurance can help you recover faster and stress less.

**WE'VE GOT YOU COVERED.**

## DID YOU KNOW?

Standard home insurance policies do not cover flood damage.

**Ask us about flood insurance options!**

> *"Luis and his team made the process easy and stress-free. I feel confident knowing my home and family are well protected.*
> – Happy Homeowner, Spring, TX

★ ★ ★ ★ ★

20911 Kuivin Dr, The Woodlands, TX 77379

Luis Hernandez 972

# WHY HOME INSURANCE IS ESSENTIAL

Your home is one of your biggest investments. Home insurance protects you from unexpected events and financial setbacks so you can focus on what truly matters.

## TOP REASONS HOME INSURANCE MATTERS

### PROTECT YOUR HOME
Covers damage to your home and structure caused by fire, storms, hail, wind, lightning, and other covered events.

### PROTECT YOUR BELONGINGS
Helps replace or repair personal items like furniture, electronics, clothing, and more if they're lost, stolen, or damaged.

### LIABILITY COVERAGE
Protects you if someone is injured on your property or if you accidentally cause damage to someone else's property.

### PEACE OF MIND
Know you're covered when the unexpected happens—so you can focus on your family, home, and future.

**THE RIGHT COVERAGE TODAY, A BETTER TOMORROW.**

## WHAT DOES HOME INSURANCE COVER?

Our policies in Spring, TX can help protect you from:

### Dwelling Coverage
Pays for repairs or rebuilding your home if it's damaged by a covered event.

### Personal Property Coverage
Helps replace your belongings if they are stolen, lost, or damaged.

### Liability Protection
Helps cover legal costs if someone is injured on your property or you cause damage to others.

### Additional Living Expenses (ALE)
Covers temporary living costs if your home is uninhabitable due to a covered loss.

### Medical Payments to Others
Helps pay for minor injuries to guests who are injured on your property.

## DID YOU KNOW?

Storms cause over **$25 BILLION** in damage to homes each year in the U.S.
Source: NOAA

**1 IN 60** homes will experience a water damage claim in the next 10 years.
Source: Insurance Information Institute

A home fire occurs every **88 SECONDS** in the U.S.
Source: NFPA

## ADDITIONAL COVERAGE OPTIONS

- WATER BACKUP COVERAGE
- THEFT PROTECTION
- ORDINANCE OR LAW COVERAGE
- FENCE & OTHER STRUCTURES
- FALLING OBJECT COVERAGE
- VALUABLE ITEMS COVERAGE

## LET US HELP YOU FIND THE RIGHT POLICY.

At Luis Hernandez 972, we customize coverage to fit your needs and budget.

# COVERAGE THAT PROTECTS YOUR WORLD

Our home insurance policies in Spring, TX are designed to protect your home, your belongings, and your financial future.

- **Dwelling Coverage** – Repairs or rebuilds your home if it's damaged by a covered event.
- **Personal Property Coverage** – Replaces your belongings if they're lost, stolen, or damaged.
- **Liability Protection** – Helps cover legal costs if someone is injured on your property.
- **Additional Living Expenses** – Covers temporary living costs if your home becomes uninhabitable.

## WE PROTECT AGAINST:

Fire & Smoke | Wind & Hail | Lightning | Water Damage | Theft & Vandalism | Falling Objects | Burst Pipes | And More!

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# LOCAL EXPERTISE.
# PERSONALIZED SERVICE.

We're not just an insurance agency—we're your neighbors. We take the time to understand your needs and provide coverage that fits your home, your lifestyle, and your budget.

### Local Knowledge
We know Spring, TX and the unique risks our homes and weather bring.

### Customized Solutions
Every home is different. We build policies that fit your needs and budget.

### Dedicated Support
Our team is here to help before, during, and after the unexpected.

### Competitive Rates
Top-rated carriers. Great coverage. Affordable prices.

## WHY HOMEOWNERS IN SPRING, TX CHOOSE US

**1000+**
Happy Clients

**15+**
Top Insurance Carriers

**5-Star**
Customer Reviews

**Years**
Of Local Experience

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# GET THE RIGHT COVERAGE AT THE RIGHT PRICE

At Luis Hernandez 972, we shop top-rated insurance carriers to bring you the best coverage at a price that fits your needs and your budget.

### Quick & Easy Quotes

Get multiple quotes fast and compare your options in one place.

### Competitive Rates

We shop for you to find the best value without compromising coverage.

### Trusted Protection

Work with top-rated carriers and enjoy dependable protection.

### Ongoing Support

We're here for you with ongoing service and claims support when you need it.

832 345 1534 | www.lowermyinsurancepremiums.com |